

EXHIBIT E

ORLANS PC

A law firm licensed in
DC, DE, MA, MD, MI, NH, RI, VA

PO Box 540540
Waltham, MA 02454
P (781) 790-7800 F (781) 790-7801
www.Orlans.com
Business Hours: 8:30 AM – 5:00 PM ET

IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AS TO THIS OBLIGATION, THIS COMMUNICATION IS INTENDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IN SUCH CASE, PLEASE DISREGARD ANY PART OF THIS COMMUNICATION WHICH IS INCONSISTENT WITH THE FOREGOING.

OTHERWISE, THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR TWELVE MONTHS, OR IF YOU ARE A DEPENDENT OF AN ACTIVE SERVICEMEMBER, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO THE BENEFITS OF THE SERVICEMEMBERS' CIVIL RELIEF ACT.

July 23, 2018

FIRST CLASS

Dolores Cepeda,
177 Dexter Street
Providence, RI 02907

RE : 177 Dexter Street, Providence, RI 02907
Our File Number: 18-001293

NOTICE OF INTENTION TO FORECLOSE AND OF DEFICIENCY AFTER FORECLOSURE OF MORTGAGE

Dear Dolores Cepeda, :

The Borrower is hereby notified, in accordance with the statute, of our intention, on or after September 13, 2018 to foreclose under power of sale for breach of condition, and by entry, that certain mortgage ("Mortgage") held by the undersigned covering the premises known and numbered as 177 Dexter Street, Providence, RI dated December 22, 2006 and recorded with the City of Providence Land Evidence Records at Book 8462, Page 326, to secure a note or other obligation signed by you, for the whole, or part, of which you may be liable to the undersigned in the case of a deficiency in the proceeds of the foreclosure sale.

A copy of the foreclosure advertisement is enclosed.

Very truly yours,
Wilmington Trust, National Association, not in its individual
capacity, but solely as trustee for MFRA Trust 2014-2
By its Attorneys,
ORLANS PC

Enclosure

18-001293/674/NOTOL

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

177 DEXTER STREET, PROVIDENCE, RI 02907

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on September 13, 2018 at 3:00 PM on the premises, by virtue of the power of sale contained in a mortgage by Dolores Cepeda dated December 22, 2006 and recorded with the City of Providence Land Evidence Records at Book 8462, Page 326, the conditions of said mortgage having been broken.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check, bank treasurer's check, or money order will be required to be delivered at or before the time the bid is offered. The description of the premises contained in said mortgage shall control in the event of an error in this publication. Other terms will be announced at the sale.

ORLANS PC
Attorney for the Present Holder of the Mortgage
PO Box 540540
Waltham, MA 02454
Phone: (781) 790-7800
18-001293

NOTICE TO SERVICE MEMBERS

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

R.I. Gen. Law § 34-27-4(d) Foreclosure sales affecting servicemembers.-

- (1) The following definitins shall appy to this subsection and to subsection (c):
 - (i) "Servicemember" means a member of the army, navy, air force, marine corps, or coastguard and members of the national guard or reserves called to active duty.
 - (ii) "Active duty" has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves "active duty" means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.
- (2) This subsection applies only to an obligation on real and related personal property owned by a servicemember that:
 - (iii) Originated before the period of the servicemember's military service or in the case of a member of the national guard or reserves originated before being called into active duty and for which the servicemember is still obligated; and
 - (iv) Is secured by a mortgage or other security in the nature of a mortgage.
- (3) Stay of right to foreclose by mortgagee – Upon receipt of written notice from the mortgagor or mortgagor's authorized representative that the mortgagor is participating in active duty or deployment or that the notice as provided in subsection (c) was received within one year* of completion of active duty or deployment, the mortgagee shall be barred from proceeding with the execution of sale of the property as defined in the notice until such one year* period has lapsed or until the mortgagee obtains court approval in accordance with subdivision (d)(5) below.
- (4) Stay of proceedings and adjustment of obligation – In the event a mortgagee proceeds with foreclosure of the property during, or within one year* after a servicemember's period of active duty or deployment notwithstanding receipt of notice contemplated by subdivision (d)(3) above, the servicemember or his or her

authorized representative may file a petition against the mortgagee seeking a stay of such foreclosure, after a hearing on such petition, and on its own motion, the court may:

- (v) Stay the proceedings for a period of time as justice and equity require; or
 - (vi) Adjust the obligation as permitted by federal law to preserve the interests of all parties.
- (5) Sale or foreclosure - A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within one year* after, the period of the servicemember's military service except:
- (vii) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or
 - (viii) If made pursuant to an agreement of all parties.
- (6) Penalties - A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.
- (7) Any petition hereunder shall be commenced by action filed in the superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

[*as of February 2, 2013, Section 710 of H.R. 1627 (2012) extended the protections of the SCRA from "9 months" to "one year" following the end of active duty]

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

ORLANS PC
Attorney for the Present Holder of the Mortgage
PO Box 540540
Waltham, MA 02454
Phone: (781) 790-7800
18-001293

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. You can also directly contact one of the Rhode Island HUD-approved counseling agencies listed below. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

HUD Approved Housing Counseling Agencies in Rhode Island as of 11/03/2010

Blackstone Valley Community Action Program, Inc 32 Goff Avenue, Pawtucket, RI 02860-2929 Phone: (401) 723-4520 www.bvcap.org	CommunityWorksRI 693 Broad Street, Providence, RI 02907 Phone: (401) 273-2330 www.communityworksri.org
NeighborWorks Blackstone River Valley 719 Front Street, Suite 103, Woonsocket, RI 02895 Phone: (401) 762-0074 www.wndc.org	Money Management International Warwick 501 Centerville Road, 2 nd Floor, Warwick, RI 02886 Phone: (800) 308-2227 www.moneymanagement.org
The Urban League of Rhode Island 246 Prairie Avenue, Providence, RI 02905 Phone: (401) 351-5000 www.ulri.org	West Elmwood Housing Development Corp. 392 Cranston Street, Providence, RI 02907 Phone: (401) 453-3220 www.wehdc.org
Stop Wasting Abandoned Property 439 Pine Street, Providence, Rhode Island 02907 Phone: (401) 272-0526 www.swapinc.org	Olneyville Housing Corporation 66 Chaffee Street, Providence, RI 02909 Phone: (401) 351-8719 www.olneyville.org
Providence Housing Authority 100 Broad Street, Providence, RI 02903 Phone: (401) 709-6400 www.pha-providence.com	Rhode Island Housing 44 Washington Street, Providence, RI 02903 Phone: (401) 457-1130 www.rhodeislandhousing.org
The Housing Network of Rhode Island 1070 Main Street, Pawtucket, RI 02860 Phone: (401) 521-1461 www.housingnetworkri.org	Coventry Housing Associates Corporation 14 Manchester Circle, Coventry, RI 02816 Phone: (401) 828-4367 www.coventryhouse.org